

## Town of Nags Head Employee Full-Time Benefit Summary

- **N. C. Retirement System**

Participation in the State Retirement System is mandatory for all full time employees with a required contribution from the employee of 6%. The Town also contributes to the retirement pool on an actuarial basis as defined by the NC Retirement System each fiscal year. Employees are vested in the system after 5 years of continuous service.

- **401(k) Contribution for General Employees**

The Town offers a matching contribution program. The town will match an employee's contribution up to 2% of employee's salary.

- **457 Deferred Compensation**

Employees may make voluntary contributions to a 457 Deferred Compensation Plan through NC Deferred Compensation Program.

- **MedCost Health Insurance plan**

<b>Base Plan \$2,000 Deductible</b> 70/30 plan	<u>Bi-Weekly Cost</u>		<b>Buy Up Plan \$1,000 Deductible</b> 70/30 plan	<u>Bi-Weekly Cost</u>	
Employee Only	\$0		Employee Only	\$11	
Employee/Spouse	\$166.40		Employee/Spouse	\$192.90	
Employee/Child	\$61.60		Employee/Child	\$78.60	
Employee/Child(ren)	\$98.60		Employee/Child(ren)	\$119.10	
Family	\$246.80		Family	\$280.30	
	<u>In Network</u>	<u>Out of Network</u>		<u>In Network</u>	<u>Out of Network</u>
Primary Care Physician	\$30 per office visit		Primary Care Physician	\$30 per office visit	
Specialist	\$40 per office visit		Specialist	\$40 per office visit	
Emergency Room Visit	\$100 copay		Emergency Room Visit	\$100 copay	
Urgent Care	70% after deductible	50% after deductible	Urgent Care	70% after deductible	50% after deductible
Deductible	\$2,000/individual \$4,000/family	\$2,000/individual \$4,000/family	Deductible	\$1,000/individual \$2,000/family	\$1,000/individual \$2,000/family
Co-Insurance	\$2,000/individual \$4,000/family	\$2,500/individual \$5,000/family	Co-Insurance	\$2,000/individual \$4,000/family	\$2,500/individual \$5,000/family
Out of Pocket Maximum	\$4,000/individual \$8,000/family	\$4,500/individual \$9,000/family	Out of Pocket Maximum	\$3,000/individual \$6,000/family	\$3,500/individual \$7,000/family
<b>Prescription drug copays go towards the Co-Pay Maximum</b> <b>Included is a Prescription Drug Card Tier Plan with a \$5, \$20 or \$40 co-pay.</b>					

- **Ameritas Dental & Superior Vision insurance available through payroll deduction.**

A Vision Care Plan with \$10 co-pay for eye exam plus additional benefits for eye-ware. Dental coverage includes a \$1,000 lifetime orthodontia benefit for covered dependents under the age of 18.

	<b>Dental</b>	<b>Vision</b>
	<u>Bi-Weekly Cost</u>	<u>Bi-Weekly Cost</u>
Employee Only	\$ 0	\$ 0
Employee/Spouse	\$ 6.77	\$ 1.07
Employee/Child(ren)	\$ 9.82	\$ 1.02
Family	\$ 16.58	\$ 2.13

- **Life Insurance**

The Town provides term life insurance for full-time employees in the amount of \$30,000.

- **Supplemental Insurance**

Employees are eligible through payroll deduction to purchase supplemental insurance including cancer, term and whole life insurance, short-term disability and intensive care policies.

- **Holidays**

The Town observes the following holidays:

- New Year's Day
- Martin Luther King Jr.'s Birthday
- Good Friday
- Memorial Day
- Independence Day
- Labor Day
- Veteran's Day
- Thanksgiving (2 days)
- Christmas (3 days)

- **Vacation**

Employees earn 1 day of vacation leave with each month of employment. This amount is increased with each 5 years of service to the Town (maximum vacation accrual is 36 days). Under certain conditions, accrual over the 36 day limit may be transferred to sick leave at the end of the calendar year.

- **Sick Leave**

Employees earn 1 day of sick leave with each month of employment. There is no maximum accrual limit.

- **Medical/Dependant, Insurance Premiums Flex Program**

Employees are eligible to participate in Medical and Dependant Care Flex withholding plans for the use of pretax dollars for medical and/or dependant care. Some insurance premiums are also eligible to be deducted on a pre-tax basis.

- **Uniforms**

The Town provides all necessary uniforms including shoes and foul weather gear.

- **Employee Incentive Program**

The Town offers an incentive program to reward employees for suggestions that increase productivity and/or cut costs without sacrificing service. Awards range from \$25 to 10% of the first year's savings, up to \$1,000.

- **Longevity**

Regular employees are compensated for continuous service with the Town each year on their anniversary date based on the following chart:

5 years of service	\$ 500
10 years of service	\$1,000
15 years of service	\$1,500
20 years of service	\$2,000
25+ years of service	\$2,500

- **On-site Fitness Facility**

The Town offers an on-site fitness facility for use by employees and their spouses. Equipment includes a universal weight system, treadmills, stair climbers, upright and recumbent bikes, and an elliptical machine.

- **Cellular Discounts**

We offer discounts with AT&T, Sprint, T-Mobile, US Cellular, and Verizon Wireless.

## **State Mandated Benefits Available to Sworn Law Enforcement Officers**

- **Law Enforcement Officer's Special Separation Allowance**

The Town provides additional retirement benefits to qualified sworn law enforcement officers as required by the North Carolina General Assembly.

- **401(K) Contributions**

The Town contributes 5% for law enforcement officers as mandated by the General Assembly.

- **Uniforms**

The Town provides all necessary uniforms including shoes and foul weather gear. In addition, detectives receive an annual clothing allowance of \$600 while assigned to the detective division.